

**FORTUNE FINANCIAL CORPORATION**

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 3384363	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$138	\$146	5.8%		
Loans	\$104	\$99	-4.8%		
Construction & development	\$14	\$12	-18.8%		
Closed-end 1-4 family residential	\$21	\$21	-0.7%		
Home equity	\$2	\$2	33.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	0.7%		
Commercial & Industrial	\$25	\$21	-16.2%		
Commercial real estate	\$36	\$38	4.2%		
Unused commitments	\$5	\$10	88.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$12	816.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$17	25.1%		
Cash & balances due	\$6	\$5	-21.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$126	\$132	4.9%		
Deposits	\$113	\$119	5.5%		
Total other borrowings	\$13	\$13	0.0%		
FHLB advances	\$13	\$13	0.0%		
Equity					
Equity capital at quarter end	\$12	\$14	14.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	9.1%	--		
Tier 1 risk based capital ratio	10.5%	12.8%	--		
Total risk based capital ratio	11.8%	14.1%	--		
Return on equity <sup>1</sup>	1.9%	-1.3%	--		
Return on assets <sup>1</sup>	0.2%	-0.1%	--		
Net interest margin <sup>1</sup>	3.2%	2.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	37.3%	45.8%	--		
Loss provision to net charge-offs (qtr)	447.0%	182.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	1.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.4%	0.0%	1.2%	--
Closed-end 1-4 family residential	14.1%	5.0%	0.4%	1.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.2%	6.5%	0.0%	0.0%	--
Commercial real estate	0.0%	2.7%	0.0%	0.8%	--
Total loans	3.6%	3.5%	0.1%	0.7%	--